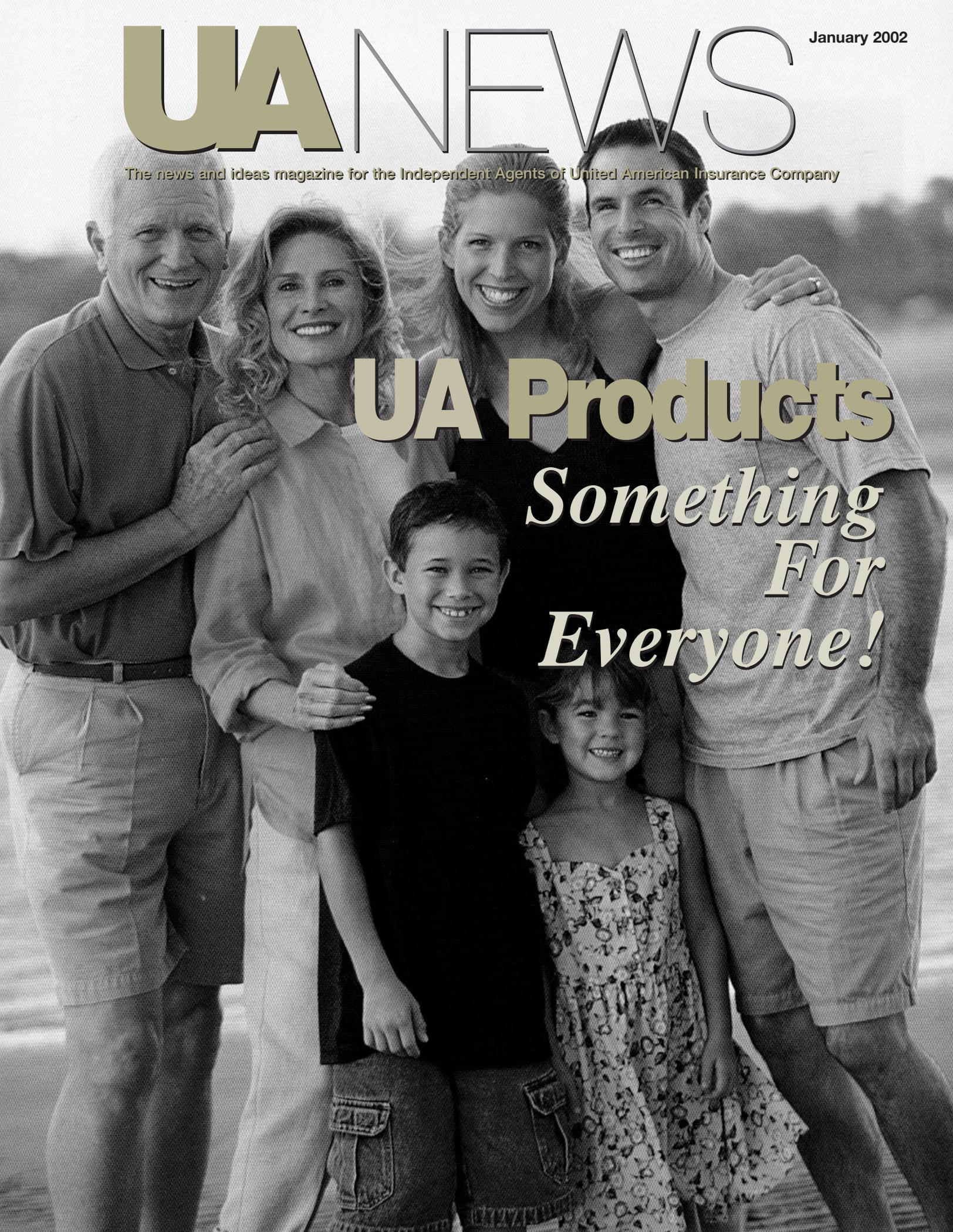


# UA NEWS

January 2002

The news and ideas magazine for the Independent Agents of United American Insurance Company



**UA Products**  
*Something  
For  
Everyone!*

## ProCare Approvals

A special mailing regarding **2002 ProCare Medicare Supplement** rates for new business and renewal rate information has been mailed to General Agents in *Alabama, Arizona, Delaware, District of Columbia, Idaho, Illinois, Indiana, Iowa, Mississippi, Nebraska, New Mexico, Ohio, South Carolina, South Dakota* and *Tennessee*.

Check your state(s) ProCare rate memo for complete effective date information and cut-off dates for business written with old rates. If you did not receive this notice, please contact the Agent Service Center at (800)925-7355.

## Attn: Montana Agents

**Effective March 1, 2002**, Agents in *Montana* can resume selling United American's **ProCare Medicare Supplement Plans D and G**. A special mailing regarding this update has been mailed to General Agents licensed to sell in this state.

## Attn: Pennsylvania Agents

**Effective Feb. 1, 2002**, Agents in *Pennsylvania* can resume selling United American's **ProCare Medicare Supplement Plan D**. A special mailing regarding this update has been mailed to General Agents licensed to sell in this state.

## Attn: Virginia Agents

**Effective Feb. 1, 2002**, Agents in *Virginia* can resume selling United American's **ProCare Medicare Supplement Plans D and G**. A special mailing regarding this update has been mailed to General Agents licensed to sell in this state.

## Interest Rate Set

The **Lifestyle Annuity** new money interest rate for *January* is **4.25 percent**. Rates will continue to be reviewed and adjusted accordingly.

## Attn: Colorado Agents

**Effective immediately** United American's **Lifestyle Annuity** product is no longer available in *Colorado*.

## 2001 Agent Supply Information

### General Supplies:

Be sure you are using current product app/brochures and rates. In addition, if you are quoting UA's industry ratings, make sure you are using the most current evaluations. UA's ratings card and the A.M. Best mini-brochures are available to order from the Agent Service Center.

### Medicare Supplement Business:

Any United American Agent materials showing 2001 Medicare Part A/B deductibles should be replaced with updated 2002 supplies. This includes the Side-By-Side guide and outlines of coverage. New ProCare rate cards will be printed as 2002 rate increase approvals are received. Please be sure to order new supplies by contacting the Agent Service Center at (800)925-7355

## Time is Money

Don't waste precious time making phone calls when you can communicate with us anytime of the day. Visit the General Agency Web site at [www.uageneralagency.com](http://www.uageneralagency.com). Our Web site provides you with a link titled "Got a question? E-mail us!" The Agent Service Center will respond within 24 hours. This site also provides you with forms, information and guides to help keep you up-to-date. Check it out today, *it's all at just a click away!*

## A Desert Oasis

Are you ready for sun, sand, golf, rest, relaxation and fine dining? If you answered "yes," then you are ready for United American's 2003 Sales Conference destination — **The Fairmont Scottsdale Princess!** Put your production into high gear and join us in beautiful Scottsdale, Arizona May 8-11, 2003 — see ya there!

## Underwriting Guidelines

All applications for United American Insurance policies must be negotiated in person by the Writing Agent. Under no circumstances should applications be taken through the mail or over the phone.

## Are You Ready For the Sights and Sounds of The Bahamas?

You have worked hard all year long and now is the time to reap the benefits of your extraordinary achievements. United American is going to whisk you away to the fabulous city of Miami where you will board **Carnival's Fun Ship Fascination** destined for The Bahamas. From the international city of Freeport on Grand Bahama to the pink-sand beaches of Harbour Island, The Bahamas will be well worth the hard work. Winners will be announced in the March issue of *UA News*.

**UA's 2001 Sales Conference April 19-22, 2002**

## UNITED AMERICAN

For over a half century, United American Insurance Company has been meeting the public's life and health needs. We are a leader in individual life and health protection. We are totally committed to meeting customer needs through personal one-on-one Agent service and complete Home Office customer support. You can count on UA to do what it says it will do.

### UA NEWS

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(972)529-5085

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[www.unitedamerican.com](http://www.unitedamerican.com)  
[www.uageneralagency.com](http://www.uageneralagency.com)

# New Changes. . .

## New Opportunities

It is not uncommon to hear people suggest that change is a bad thing. In my opinion, however, change itself is not all bad; it is people's reaction to change which has given it a bad rap. If change is handled in a positive way, it opens doors to new opportunities and higher levels of success.

In 2002, some changes have been phased in for people who join Medicare+Choice plans. HMO changes by nature are usually dynamic, but handled with the right attitude they can provide more ways to increase production and make sales!

Traditionally, Medicare beneficiaries could enroll in and disenroll from Medicare+Choice at any time. However, starting in January 2002, the **Balanced Budget Act** requires that voluntary disenrollments be limited.

The **Centers for Medicare and Medicaid Services** are referring to these limitations as **lock-in rules**.

According to these new **lock-in rules** beneficiaries may join or leave a Medicare health plan only once from January through June (from January to March beginning January 2003). That is, you can change your mind and switch only once in that six-month period. After June 30, you will not be able to make any changes to your health plan coverage — even to return to traditional Medicare — until November (exceptions may apply), and any change you make in November will be effective the following January. This means that at all other times during the year a Medicare beneficiary cannot enroll in a new plan and cannot disenroll to traditional Medicare. However, doctors can change HMOs or leave at any time. Beneficiaries will still be able to make plan changes in some circumstances, such as when they move or if their plan terminates its contract.

These new rules, however, do not restrict clients from changing supplemental insurance carriers. This means that clients have even more reasons to stay with traditional Medicare coupled with supplemental insurance.

United American has always welcomed clients who are in search of a financially stable, fast claims paying, dependable supplemental

health care provider. This is why when you sell a UA Med-Supp policy, you can rest easy knowing you are selling a top-notch product backed by a company with a sterling reputation, a strong financial rating and unmatched service. With UA's Med-Supp coverage, clients have the freedom to choose doctors, hospitals and specialists. At United American it is always about freedom of choice. As more and more Seniors analyze their coverage, complete freedom of choice will become a major selling point for supplemental insurance, and, at UA, we are proud to provide just that for our customers.

As new changes are taking shape and more opportunities are coming to light, now is a good time to re-familiarize yourself with OEP HMO disenrollee procedures. The guidelines are listed below.

- Complete the UA Medicare Supplement application as usual, except write the words *guarantee issue* across the health questions section of the application.
- Attach a copy of the disenrollment letter from the HMO. If the letter is not personalized, attach a copy of the client's HMO ID card. If the client does not have a disenrollment letter, attach a copy of the ID card and proof the HMO is disenrolling its members (a newspaper article will work).
- Request a policy date commensurate with the HMO disenrollment date.
- Do not request a policy date prior to the client returning to traditional Medicare. UA cannot pay claims until the client is back on Medicare. *Note: If a client is involuntarily disenrolled from an HMO, the HMO must put them back on traditional Medicare. The process must be initiated by the client — it is not automatic — if the client voluntarily terminates coverage with an HMO, provided they have complied with the new lock-in rules.*
- The application question about existing Medicare Supplement coverage should be answered "yes" if the client is covered by an HMO, and the appropriate replacement form must be completed with the application.

Now is the time to change the way you look at change. Complete freedom of choice still belongs to clients with supplemental insurance, and, though things are changing, how you react to those changes will dictate your success in the Med-Supp market.

At UA, we have a little something for everyone. Check out this issue of *UA News* and explore your options in other markets as well. Take advantage of all your market opportunities which lie ahead and strive to expand your sales.



FROM THE DESK OF:

**Gene Grimland**

President, General Agency  
Marketing Division

"Nature's mighty law is change."

— Robert Burns

# UA Underage Health Plans:



Health care can be very expensive, and the cost of medical care is rising. In fact, a report released this month by the *Centers for Medicare & Medicaid Services (CMS)* states that health care spending in the United States rose to \$1.3 trillion in 2000, a 6.9 percent increase over the previous year. Because of this, many Americans are finding themselves uninsured, or under-insured.

Supplementing is what UA does best! UA offers a wide variety of affordable policies that make sense for anyone (not just Seniors!) searching for basic or supplemental coverage. Basic coverages, like these listed below, offer clients who have no health insurance a way to receive some type of *partial* insurance. Supplementary coverages, featured on Page 5, are recommended for customers who already have some health insurance, such as a managed care plan or hospitalization plan, but not enough to cover their needs.

## Basic Hospital Coverages<sup>^\*</sup>

### The Good Sense Plan (GSP)

The Good Sense Plan — GSP Standard 15 and GSP Select 25 — offers affordable hospital and surgical expense coverage to help protect customers' finances against unexpected illness. The GSP is recommended for clients who have no existing health insurance and provides coverage (\$15,000 with the GSP Standard and \$25,000 with the GSP Select) for miscellaneous hospital, surgical, radiotherapy, and daily room expenses. This plan is guaranteed renewable and may cover many pre-existing conditions through the Select Benefit Rider.

### HSXC 2500 or HSXC 7500

The HSXC is structured like the GSP but is typically less expensive due to a decrease in benefit amounts. This is a hospital/surgical plan which provides coverage for miscellaneous hospital and daily room expenses, but also may include intensive care, surgery, radiotherapy, ambulance, and out patient benefits, depending upon the plan selected. Like the GSP, this plan is intended for clients who do not have any type of health coverage.

### MMXC

The MMXC is a supplemental policy which provides hospital room benefits for as long as two years and miscellaneous inpatient benefits of up to 20 times the selected room benefit. Additional benefits are provided for intensive care, surgery, assistant surgeon, anesthetic administration, private duty registered nursing care, and ambulance service.

### SHXC

A great complement to group insurance, the SHXC pays up to 80 percent of eligible expenses for miscellaneous inpatient hospital and outpatient care. The plan covers up to 20 times the daily room benefit for miscellaneous inpatient hospital costs as well as up to \$200 per outpatient occurrence.

## Medical-Surgical Supplement <sup>^\*</sup>

### SMXC

There are two plans with UA's medical and surgical expense policy. The SMXC furnishes coverage for doctor treatments, consulting physician and physical exams for the insured and spouse, X-rays, lab services, radiotherapy, and surgical expenses.

### MSXC

This supplementary plan extends benefits for special medical services or treatments. Benefits are also provided for doctor visits or surgical operations. A benefit schedule is included. The MSXC is available to all ages, excluding those enrolled in Medicare.

## Hospital Insurance Supplement <sup>^\*</sup>

### HIXC

UA's indemnity policy pays daily hospital expense benefits for up to two years for covered accidents or illness. After the second policy year, customers receive a 20 percent benefit increase. Coverage encompasses private duty nursing, ambulance expense, intensive care, and confinement due to pregnancy.

## Surgical Supplement <sup>^\*</sup>

### SSXC

The SSXC is designed as a surgical expense safeguard to augment existing coverage or serve as basic coverage. The plan gives the customer a choice of three benefit ranges for surgery, and also includes a maternity benefit.

## Accident Supplement <sup>^\*</sup>

### UA-250

With the UA-250, clients choose what is most beneficial to them: a lump sum payment of up to \$10,000 for specified losses per accident, or a Hospital Cash Benefit up to \$6,250 per hospital stay. The plan also features Accidental Death, worldwide 24-hour coverage, and individual or family protection.

<sup>^</sup>*All policies have issue ages of 0-63 unless otherwise stated.*

<sup>\*</sup>*Plans and benefits may vary by state.*



### UNDERWRITING REMINDERS:

1. An insured may have only one policy of one type but may have any combination of different types of policies.
2. Maximum daily room benefits are limited to \$300 through age 63, \$200 for age 64+ (exception is the Good Sense Plan which has a \$400 maximum).
3. The various types of plans may be combined to bolster coverage, such as for surgery. Each policy will pay its benefits separately.
4. Plans may be converted within types of policies, subject to underwriting approval. Waiting periods and registration fees will be waived in these instances. Special dating is not permitted.
5. Be sure to check the Underwriting Guidelines and Select Benefit Rider Manual for complete information.

# Life: Everyone Benefits

At United American, we have always had the goal to do what is best for the Agent, the customer, and the Company. Here are twelve reasons why everyone benefits from UA's Life products. . . .

## You:

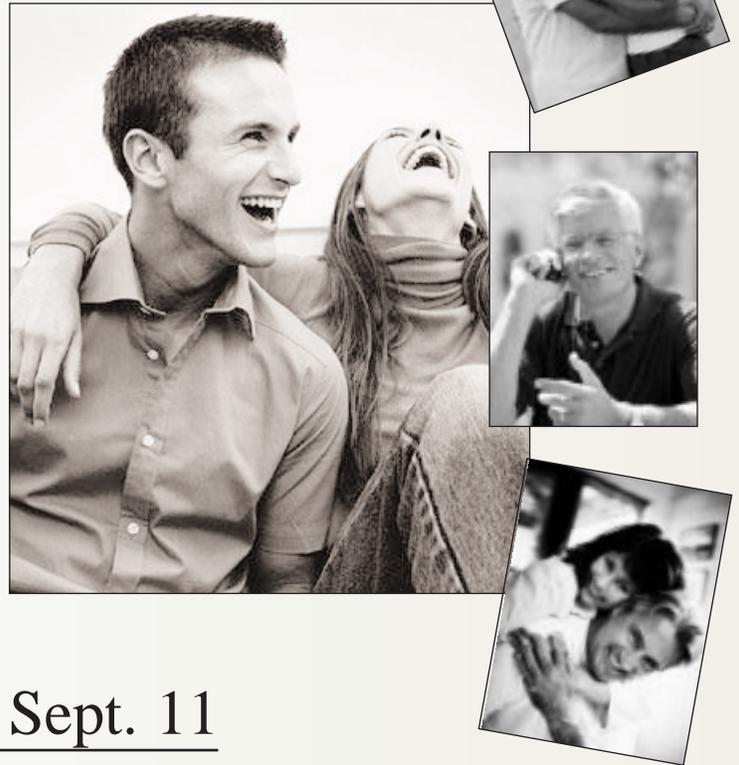
1. Higher advance commissions available
2. Solid block of business if serviced properly
3. Great supplement to any existing Life coverage, also augments your health sales
4. Great referral base

## Customer:

5. More choices in benefits and payment options
6. Personal Agent service for the life of the policy
7. Permanent or Term insurance tailored to fit any family's needs
8. Financial stability - UA will always be there

## Company:

9. Increased Life market share
10. Better persistency
11. Satisfied customers
12. More sales!



## Life after Sept. 11

Almost overnight, Life insurance jumped to the forefront of Americans' priorities. Here is a snapshot of the Life market, post Sept. 11:

- According to a survey by *LIMRA International*, in the third quarter of 2001, fixed product sales were very strong with Whole Life up eight percent and Universal Life new business up 22 percent. These trends are expected to continue into 2002.
- The *Medical Information Bureau (MIB)* Life index highlights industry trends in application and underwriting activity and represents over 95 percent of all premium dollars for individual Life written in the United States and Canada. For October 2001, the index showed an almost nine percent increase in activity from October 2000.
- Also according to the *MIB*, application activity for the six months of June to November saw a three percent increase in underwriting from 2000 to 2001 among U.S. companies. In the smaller Canadian market, the same comparison resulted in an eight percent increase.
- *Quotesmith.com* reported an average of 103 term life inquiries per day in October 2001, as opposed to an average of 78 inquiries per day in September.
- *Standard and Poor's* upgraded its outlook on the U.S. Life insurance industry for 2002 to "stable" in December.
- *AccuQuote* reported that the average death benefit per policy customers have applied for has jumped to \$460,000, a 20 percent increase from the 52 week average of \$383,000 prior to 9/11.



*"What 9/11 did was it reminded all of us in a dramatic and compelling way how precious life is and how unexpectedly it can end, and are my loved ones going to be adequately taken care of if something happens to me,"*  
said Herb Perone,  
spokesman for the  
American Council of Life  
Insurers in Washington.

# United American's Portfolio of *Life Products*

## *RT-85 — 10-Year Renewable Term\**

This policy is Term insurance which is guaranteed renewable for life as long as the premiums are paid on time. The RT-85 offers immediate coverage with policy issue, an Optional Living Benefit, and a Graded Death Benefit (where state approved). Issue ages are 18-85.

## *400 Series Level or Increasing Whole Life\**

The 400 Series is Whole Life coverage, issue ages 45-80, paid directly to the beneficiary at 100 percent from the date of issue. The Increasing Benefit grows annually for 20 years until it doubles. The plan offers a Living Benefit and premium options of 10-Pay, 15-Pay, 20-Pay, or Ordinary Life. There are no premium increases ever. A Graded Death Benefit is available on all pay options, where state approved.

## *21-Pay Plan\**

This is the perfect term insurance for the "child-rearing" years. An Optional Child Benefit Rider pays up to \$4,000 per child with the same premium regardless of how many children are covered. An Optional Accidental Death Benefit Rider pays up to three times the policy face amount, in addition to other benefits. Eligibility for the 21-Pay Plan is determined by simple health questions, and the issue ages are 0-79.

## *Plan 511\**

The Plan 511 provides flexible Whole Life protection for clients age 0-49. Younger clients will appreciate this product's guaranteed premiums and cash values. The policy is sold in increments of \$5,000 and pays a double indemnity for an accidental death. Eligibility for this plan is determined by "Yes/No" health questions.

## *400 Series Joint Last Survivor\**

Whole Life coverage available for couples ages 45-80. The beneficiary receives the policy benefit upon the death of the second spouse. The plan offers an Increasing Benefit which increases at five percent every year for 20 years until doubling. There are no premium increases ever, and four payment options are available.

## *Lifestyle Annuity\**

This is a single premium tax-deferred investment tool with issue ages of 0-80. Customers may choose a purchase amount from \$5,000 up to \$100,000 with an annual interest rate guaranteed never to fall below four percent.

\* Issue ages, plans and benefits may vary by state.

**Log onto [www.uageneralagency.com/office](http://www.uageneralagency.com/office) for a current availability chart.**

## Basic Types of *Life Policies*

### Permanent Insurance:

Permanent Life insurance is long-term financial protection. As long as the premiums are paid, the beneficiary will receive the death benefit. Permanent Life also builds cash value.

There are four different types of Permanent Life policies:

- Whole or Ordinary Life is the most common type of permanent insurance. The premiums and death benefit generally remain constant over the life of the policy.
- Universal or Adjustable Life offers flexibility in both premium payments and death benefits, which can be adjusted within certain limits to fit a policyholder's financial situation.
- Variable Life policies have a value tied to the performance of financial markets. The death benefit and cash value vary with a portfolio of investments, which is chosen by the policyholder. Some policies guarantee that the benefit does not fall below a minimum level.
- Variable-Universal Life policies combine features of both variable and universal products. These plans have the investment risks and rewards of variable insurance, coupled with the ability to adjust premiums and benefits as in universal policies.

### Term Insurance:

The other basic type of Life insurance is Term. Term insurance offers financial protection for a specific period of time. Term insurance helps cover needs that will disappear over time, such as a mortgage or college expenses. It is usually recommended for families that need a large amount of protection and are on a limited budget, since term premiums are typically lower than other types of life insurance.

# CANCER

## Just the Facts



According to the American Cancer Society, over one million people get cancer each year. It is estimated that 1,268,000 new cases of cancer were diagnosed in 2001, and one in every four deaths was attributed to cancer or cancer related complications. Approximately one out of two American men and one out of three American women will have some type of cancer at some point during their lifetime. The occurrence of cancer increases as individuals age, though anyone at any age is vulnerable. However, about 80 percent of all cancers occur in people over the age of 55.

Today, millions of people are living with cancer or have been cured of the disease. But, when faced with facts like this, it is hard not to wonder, "Can it happen to me?" The answer to this question is YES. No one is immune from getting cancer. Below are some more facts about cancer and the estimated costs of diagnosis and treatment.

### The Facts

- Cancer will strike one out of three Americans and three out of four families.
- Cancer is the second leading cause of death in the United States, preceded only by heart disease.
- This year about a half a million Americans are expected to die of cancer, that is more than 1,500 people a day.
- Since 1990, an estimated 13 million new cases of cancer have been diagnosed.
- Nearly five million deaths have been attributed to cancer since 1990.

### The Costs

- "The most expensive disease in America is cancer, which cost Americans \$100 billion in 1992, which is greater than 11 percent of the total spent on all diseases," according to Patrick Quillin, Ph.D., R.D., C.N.S.
- The average annual cost for cancer in the United States today exceeds \$104 billion.
- Cancer has two types of cost: direct and indirect. Direct costs include doctor bills, hospital charges, and medical expenses. The much larger portion of expenses are indirect costs, such as lost income, living expenses, and insurance limitations.



The cost of cancer can be devastating to both an individual and their loved ones, and beyond prevention and early detection, there is not much more that can be done to offset a person's risk of contracting this disease. There is, however, more which can be done now to prepare if an individual's risk becomes reality.



### The Solution

- United American offers a Cash Benefit Cancer Plan. The CANB issue age is 0-69, and it pays a one time cash benefit of up to \$50,000 upon the first diagnosis of internal cancer.
- The benefit can be used for anything — lost income, travel expenses, at-home care, or treatment — and it pays in addition to any other benefits an individual may have. When you consider the facts and costs related to cancer, UA's Cancer plan is a savvy investment for any client.

## United American's Cash Benefit Cancer Plan Sells Itself!



When cancer strikes, United American's Cash Benefit Cancer Plan does what other health plans do not — it puts customers in charge! UA's Cancer Plan was designed to aid policyholders in their time of need with a one time payment of up to a \$50,000 upon first diagnosis of internal cancer. Having an immediate cash benefit with no limitations on how the money is spent puts the decision-making power in the policyholder's hands. Fill the need customers face with UA's high-performance, supplemental cancer plan!

### With United American's Cash Benefit Cancer Plan Your Customers Get —

#### Freedom of Choice

#### No Hassles

The Cash Benefit Cancer Plan turns all normal limitations into choices. If they opt for treatment, customers can choose where and which doctor or facility will care for them. They are also given the freedom to spend the money as they desire — income while not working, private at-home care, reconstructive surgery, travel expenses, etc.

The lump sum cash benefit amount is designed as an immediate and total cash payout. This frees the customer from having to forfeit any existing coverage. There is no duplication of coverage with the Cash Benefit Cancer Plan.

### Worry Free Underwriting

Qualification for this coverage has never been easier. There are only a few questions with no physical exam required to qualify for coverage. . .only the health history of the individual applying for coverage counts.

### Policy Features

- Choice of a **\$10,000, \$20,000, \$30,000, \$40,000 or \$50,000 cash benefit.**
- Money goes directly to policyholder with no restrictions on how the money can be spent.
- One-time lump sum payment upon first-time written diagnosis of internal cancer.
- No hospitalization or treatment required to collect the full amount.
- Pays in addition to any other coverage including other cancer coverage.
- Issue ages **0-69.**
- Individual, single parent or family premiums.
- **No physical exam required** to qualify for coverage — just answer a few yes/no health questions.



Customers don't have to settle for standard coverage or restrictions.

UA offers the freedom, the cash and the choice!

# The UA Advantage —



## Offer Your Clients a Portfolio of Choice for Individuals and Groups

United American has always offered products which are in the best interest of the customer and you, the Agent. Specifically, our ProCare Medicare Supplement portfolio provides quality coverage and choices to fit any prospect's needs. At UA, we strive to meet all our customers' Medicare Supplement needs — individual or group! Check out the UA advantages.

### *Individual Protection:*

At United American, you are guaranteed more than just a product. Our ProCare portfolio is designed to help you match Seniors' supplemental needs to their budget. As health care costs continue to rise, so do out-of-pocket expenses — which makes Medicare Supplement protection a necessity. Consider these UA advantages.

#### *Advantage: We provide choice. . .*

The ProCare portfolio contains Plans A, B, C, D, F and G. The policies range from basic protection with Plan A, to traditional comprehensive coverage with Plans C and F — including 100 percent excess expense protection on Plan F. Plan B is available to people who are under the age of 65 and are covered by Medicare due to disability.

#### *Advantage: It is coverage that makes sense. . .*

UA selected standardized plans which are most beneficial to our customers in terms of quality, benefits, and price. Plans E, H, I and J are excluded from our portfolio with good reason. Plan E's preventive care benefit simply amounts to dollar-trading and offers no real protection. Plans H, I and J offer prescription drug coverage requiring very high premiums. Customers choosing these plans would continuously drive premiums even higher until costs became prohibitive.

#### *Advantage: We know the Senior market. . .*

United American's reputation as a leading individual writer of Medicare Supplements is unsurpassed. We have been in the business for over 50 years and understand Seniors' needs. UA's superior financial ratings and rankings assure our customers of our long term commitment to this vital market.

#### *Advantage: Service is our middle name. . .*

We initiated "Automatic" Claims Filings<sup>®</sup> in the 1980s to automatically coordinate Medicare Part B claims filing with Medicare administrators. Since then, it has expanded coast to coast and now includes direct provider payment and contiguous state service. It is the ultimate service advantage for you and your clients.



## *Employer Group Medicare Supplement:*

There is nothing more satisfying or motivating than writing group coverage — it gives you momentum to reach more prospects. When you present UA's group Medicare Supplement insurance to employers, you can rest easy knowing we are standing behind you. Thinking of contracting a group? Consider these advantages.

### *Advantage:* **You know the Company and the coverage. . .**

Since you have the advantage of knowing the products and services UA offers, you can concentrate on meeting the needs of the employer and leave the protection to us. Plans are guaranteed issue and offer competitive group rates. An added bonus is our ACF service. Retirees participating in our group Med-Supp program automatically receive this service advantage — at no additional cost!

### *Advantage:* **There is success in numbers. . .**

Looking for a way to increase your bottom line? Our group portfolio is the answer. By marketing to retired employer groups, you multiply your sales potential! Retirees of a public or private company, city, county, or state agency, municipality or union group all qualify for an employer group product. *Associations do not qualify.*

### *Advantage:* **The details are simple. . .**

Qualification requirements include: 100 percent participation; employer must be contributing to the premium of the group Med-Supp. Employers are list-billed. If you have a specific group that qualifies for our program or you need additional information, contact our Special Markets Division at (800)353-6926 and ask for Doug Gockel or Fred Poirier. You can also e-mail your request to: [dgoekel@torchmarkcorp.com](mailto:dgoekel@torchmarkcorp.com) or [fpoirier@torchmarkcorp.com](mailto:fpoirier@torchmarkcorp.com).

### *Advantage:* **Groups expand your customer base. . .**

As an insurance Agent, you know your best source of sales, persistency and referrals comes from satisfied customers who have been sold the proper coverage initially, and serviced promptly and efficiently. Group sales are no different.

## **The ACF Advantage**

- Hospitals file claims directly with Medicare and United American.
- Doctors must file all claims with Medicare.
- Medicare Part B sends claims information directly to UA — virtually eliminating any policyholder filing.
- UA pays doctors accepting Medicare assignment directly. Any time doctors do not accept assignment, UA provides payment directly to the client.
- ACF policyholders receive a consolidated monthly statement showing all claims paid. If there are no claims, a customer statement will not be sent.
- All eligible policy benefit dollars due are paid — none are missed!
- ACF policyholders receiving medical care in any state bordering their home state have all medical bills incurred in those states paid automatically by UA.
- UA's offers this hassle-free service for a small annual fee.

# Long Term Care — Long Term Protection

Nobody wants to think about the need for Long Term Care, but it is something that must be considered. According to the *Americans for Long Term Care Security*, more than half the U.S. population will require some type of Long Term Care during their lives. Long Term Care gives individuals and families more choices for the future. Find out what choices United American offers with our Long Term Care protection.

## LTC Classic — Indemnity



- Qualified nursing home only coverage
- Optional benefit inflation rider
- Optional non-forfeiture benefit rider
- Coverage for skilled, intermediate and custodial levels of care

## LTC Gold Series — Expense-Incurred



- Three plans: Gold, Gold Plus, Gold Max
- Qualified nursing home coverage
- Optional home health care or home health and community care protection
- Optional benefit inflation rider and non-forfeiture benefit rider for extra security
- Tax qualified plans available in states where approved

## Shared Features

- Issue ages 40-84
- Choice of daily benefit amount: \$30-\$200 (in \$10 increments)
- “Triple trigger” benefit qualification
- Choice of four benefit periods: one year, two years, four years or unlimited\*\*
- Choice of four elimination periods: 0, 30, 100 or 180 day

\*\* Unlimited benefit period not available for ages 80 and over, or on the home health care and home health and community care riders.

## Additional Features

- Restoration of benefits
- Coverage for Alzheimer’s Disease
- Waiver of premium
- Cognitive impairment lapse protection
- Third party notification
- Guaranteed renewable protection
- Automatic payment plan
- Married couple rate (up to a 30 percent discount for both people).

LTC portfolio* is available in jurisdictions marked "X"									
AL	X	GA	X▼	MD		NM	X▼	TN	X
AK	X	HI	X	MI	X	NC	X	TX	X▼
AZ	X	ID	X▼	MN		ND	X	UT	X
AR	X	IL	X	MS	X	OH	X	VT	X
CA	X	IN	X	MO	X	OK	X	VA	X
CO	X	IA	X	MT	X	OR	X▼	WA	X
CT	X▼	KS	X▼	NE	X	PA		WV	X
DE	X	KY	X	NV	X	RI		WI	
DC	X	LA	X▼	NH	X	SC	X▼	WY	X
FL		ME		NJ	X▼	SD	X▼		

\* Plans and benefits may vary by state

▼ Denotes state special Rate Books, Gold Rate Book only special in ID, LA, NM, SC and TX.

# What Your Customers Want

Below are some points to consider when approaching customers about their Long Term Care needs.



## LTC Market Strategies\*

### People cite several reasons for looking into Long Term Care:\*

- To preserve their assets for their spouse and heirs
- To avoid being dependent on others
- To be cared for at home as long as possible
- To ensure their option to get into the nursing home of their choice
- To avoid being dependent on Medicaid
- To ensure peace of mind

### When considering Long Term Care, customers look for the following in a provider:\*

- A strong financial rating from a reputable ratings institution such as A.M. Best
- Strong financial reserves that are likely to be financially sound far into the future
- History of stable rates for their policies
- Well-known with an excellent reputation
- A good track record for customer service and few reported customer complaints

### How UA fits the need:

- UA has been rated A+ Superior by A.M. Best for 30 consecutive years.
- UA has been in the life/health market for over a half century, and we are likely to operate soundly well into the future.
- UA has an excellent team of Customer Service Reps that provide the best possible service for both Agents and customers alike.

\*Information obtained from the *United Seniors Health Council*

## Agent-To-Agent Advice

**Do Your Homework:** Learn how nursing homes, assisted living facilities, and home health care providers work and inform your customers before you start talking about products.

**Start Where They Are:** Most Seniors are more concerned with asset gathering and protecting those assets than with preparing for death or talking about LTC insurance. So start where they are and branch out from there.

**Don't Rely On Brochures:** Move beyond the brochures and engage the customer in product/market learning.

**Spend Some Money:** If you are presenting Senior market seminars, you do need to spend some money to do it right.

**Be Available 24/7:** Return calls to your Senior clients right away. Otherwise, they start to worry, and this can escalate into wondering if you are avoiding them.

**Make and Get Referrals:** If the insurance you provide isn't the right fit, offer a referral to another professional who can meet the need, but also ask for a referral to someone who may need the insurance you offer.

\* Source: *National Underwriter* May 2001

## PRESIDENT'S CLUB

Through December 2001, the following producers represent the top Agencies with the highest net combined annualized premium for the year. A distinguished wall plaque will be awarded each month to the number one President's Club candidate. Agencies shown in color are on schedule to attend the UA Sales Conference.



**1. MICHAEL K. STEVENS**  
Farm & Ranch Healthcare



**2. KEN PARKER**  
Parker & Associates, P.A.



**3. PAMELA RANDALL**  
P.R.'s Insurance Solutions



**4. RICHARD P. DALE JR.**  
R.J.R. Insurance Services, Inc.



**5. LELAND KOHUTEK**  
Insurance of America Agency, Inc.

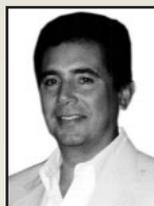
- 6. CHARLES R. MANKAMYER**  
Accident & Health Agency of Florida, Inc.
- 7. THOMAS STATKEWICZ**  
Sylvan-James Associates, Inc.
- 8. TINA HENSON**  
National Consultants
- 9. LARRY L. WEBSTER**  
Webster & Associates, Ltd.
- 10. RORY F. DOUGHERTY**  
Florida Insurance Services, Inc.
- 11. PHILIP B. ORTEZ JR.**  
Phil & Kathy Ortez Insurance Agency, Inc.
- 12. MICHAEL LEMAR**  
Sunshine State Agency
- 13. PAUL D. WOOD JR.**  
National Health Insurance Company
- 14. RONALD E. PERRY**  
Perry's Insurance Agency
- 15. JONATHAN AHLBUM**  
The Ahlbum Group
- 16. DAVID K. DANIELS**  
David K. Daniels & Associates
- 17. CATHERINE HATTON**  
Hatton Insurance Agency
- 18. PAUL SWEENEY**  
Quality First Insurance Agency, Inc.
- 19. ROBERT GERCZAK**  
Gerczak Insurance Agency
- 20. LAWRENCE V. MIKOLAJCIK**  
Insurance Services
- 21. CYNTHIA FITZGERALD**  
Robert J. Stillwell Agency, Inc.
- 22. KEN L. DAVIS**  
Ken L. Davis Insurance Agency, Inc.
- 23. RON CONCKLIN**  
Rosenberg-Conklin, Inc.
- 24. RAY GRIFFIN**  
Union Benefit Corp.
- 25. MICHAEL BROWN**  
Future Benefits of America
- 26. FLORIDA CO-OP INSURANCE SERVICE**
- 27. MICHAEL ROSS**  
Broker Connection, Inc.
- 28. ERIC SAVAGE**  
Savage Financial Group, Inc.
- 29. JAY A. MORIELLO**  
Health Insurance Associates
- 30. WILLIAM T. BREWER**  
Brewer Insurance Agency

## PACESETTERS CLUB

Through December 2001, the following producers represent the top Writing Agents with the highest net combined annualized premium for the year. A distinguished wall plaque will be awarded each month to the number one Pacesetters Club candidate. Agents shown in color are on schedule to attend the UA Sales Conference.



**1. DIANA R. PERKINS**



**2. PHILIP B. ORTEZ JR.**



**3. TAMARA CHILDS**



**4. GREGORY PROSSER**



**5. RICHARD R. ZEIS**

- 6. KURTIS K. LOWE**
- 7. JEFFREY D. LEGGETT**
- 8. RICHARD P. DALE JR.**
- 9. TIMOTHY L. RIAL**
- 10. CATHERINE HATTON**
- 11. JIM CARLSON JR.**
- 12. ISAAC D. ELLIOTT**
- 13. GARY SAUNDERS**
- 14. JONATHAN AHLBUM**
- 15. LARRY L. WEBSTER**
- 16. JOHN P. MISKOVICH**
- 17. JEFFREY A. SWAIN**
- 18. MICHAEL LEMAR**
- 19. JOY D. ROBERTS**
- 20. ALAN LAUGHMAN**
- 21. TAYLOR R. MARTIN**
- 22. JAMES L. DODD IV**
- 23. MICHAEL V. DAVIS**
- 24. MATTHEW H. TUCKER**
- 25. JAMIE L. EDWARDS**
- 26. ZACHARY R. WEISS**
- 27. CHARLES S. LIEBERMAN**
- 28. LYNN M. STOKES**
- 29. BRUCE A. BEIKMAN**
- 30. WILLIAM T. BREWER**

## LIFE GENERAL AGENTS

1. **KEN PARKER**  
Parker & Associates, P.A.
2. **MICHAEL K. STEVENS**  
Farm & Ranch Healthcare
3. **DAVID K. DANIELS**  
David K. Daniels & Associates
4. **STANDARD INTERNATIONAL UNDERWRITERS, INC.**
5. **LOUIS H. LARKIN**  
Larkin Insurance Agency
6. **MATTHEW U. THOMPSON**  
Thompson Insurance Agency
7. **THOMAS STATKEWICZ**  
Sylvan-James Associates, Inc.
8. **WILLIAM M. DAVLIN**  
Davlin Insurance Agency
9. **BRIAN H. McLAUGHLIN**  
McLaughlin Insurance Agency
10. **EAGLES INSURANCE GROUP**
11. **TINA HENSON**  
National Consultants
12. **EARNEST WILSON**  
Wilson Insurance Agency
13. **PAUL COLSON**  
Senior American Insurance Agency, Inc.
14. **JAN F. ROMERO**  
Romero Insurance Agency
15. **KRISHNA SINGH**  
Singh Insurance Agency
16. **ROLAND GUTIERREZ**  
Gutierrez Insurance Agency
17. **DAVID P. HOLMES**  
Holmes Insurance Agency
18. **RAY W. MOELLER**  
Moeller Insurance Agency
19. **DAN ARTHURS**  
Carolina Insurance Marketing
20. **RITA BAILEY**  
Eagles United Financial, Inc.
21. **STEPHEN D. DAVIDSON**  
Davidson Insurance Agency
22. **JAMES A. MORRIS**  
Morris Insurance Agency
23. **BORK AGENCY, INC.**
24. **FRANKLIN D. BROWN**  
Brown Insurance Agency
25. **EDWARD L. WEHREBERG**  
Wehrenberg Insurance Agency
26. **RALPH K. JENNINGS**  
Jennings Insurance Agency
27. **CHARLES R. MANKAMYER**  
Accident & Health Agency of Florida, Inc.
28. **BRIAN M. ZURMUHLEN**  
Zurmuhlen Enterprises, Inc.
29. **JOSEPH MALONEY**  
Maloney Insurance Agency
30. **PHILIP B. ORTEZ JR.**  
Phil & Kathy Ortez Insurance Agency, Inc.

## LIFE WRITING AGENTS

1. **JAMES L. DODD IV**
2. **MATTHEW H. TUCKER**
3. **GLORIA G. MORA**
4. **JUNIOR GARLAND**
5. **PAMELA J. SURRATT**
6. **MARK NATIONS**
7. **WALLACE L. PEGRAM**
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9. **STEVEN MONTE**
10. **JOHN R. PIERCE**
11. **JOHN BAILEY III**
12. **THOMAS R. MILLER**
13. **HAROLD HINES**
14. **JEFFREY M. MUYRES**
15. **JOHNATHAN YALE**
16. **JEFFREY A. HEYBROCK**
17. **TERRY L. LAMBETH**
18. **MARK A. WALKER**
19. **HENRY MULDER**
20. **JOSEPH M. ORMAN**
21. **DWIGHT HENDREN**
22. **SCOTT W. OSBORNE**
23. **JOHN S. JACKSON**
24. **MICHAEL McCORMICK**
25. **ELLEN S. NICODEMUS**
26. **JAMES H. KALCHTHALER**
27. **EDDIE C. GABLE**
28. **CLARICE P. JOHNSON**
29. **TERRY M. BARKSDALE**
30. **DONALD J. LEE**

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1. **MICHAEL K. STEVENS**  
Farm & Ranch Healthcare
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3. **RICHARD P. DALE JR.**  
R.J.R. Insurance Services, Inc.
4. **LELAND KOHUTEK**  
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5. **CHARLES R. MANKAMYER**  
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6. **THOMAS STATKEWICZ**  
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7. **TINA HENSON**  
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The Ahlbum Group
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Rosenberg-Concklin, Inc.
23. **RAY GRIFFIN**  
Union Benefit Corp.
24. **FLORIDA CO-OP INSURANCE SERVICE**
25. **MICHAEL ROSS**  
Broker Connection, Inc.
26. **ERIC SAVAGE**  
Savage Financial Group, Inc.
27. **JAY A. MORIELLO**  
Health Insurance Associates
28. **WILLIAM T. BREWER**  
Brewer Insurance Agency
29. **JIMMY K. WALKER II**  
America's Insurance Consultants, Inc.
30. **ROBERT LYLE**  
Medical Insurance Services, Inc.

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27. **ROBERT HOBBS**
28. **JOHN W. HATTON**
29. **KAREN REAMS**
30. **ALEXANDER ROBERTSON**



Headquarters of United American Insurance Company

## About Your Company

For over a half century, United American Insurance Company has been meeting the public's life and health needs. We are a leader in individual life/health protection. We are totally committed to meeting customer needs through personal one-on-one Agent service and complete Home Office customer support. You can count on UA to do what it says it will do.

## TERRITORY:

Licensed in:  
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District of Columbia	Kentucky	Ohio
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Alaska	Maine	Oregon
Arizona	Maryland	Pennsylvania
Arkansas	Massachusetts	Rhode Island
California	Michigan	South Carolina
Colorado	Minnesota	South Dakota
Connecticut	Mississippi	Tennessee
Delaware	Missouri	Texas
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Georgia	Nebraska	Vermont
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Illinois	New Jersey	West Virginia
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Kansas	North Dakota	

## SUPPLY ORDER INFORMATION:

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Fax: (405)752-9341

E-mail: [uaagentsupply@torchmarkcorp.com](mailto:uaagentsupply@torchmarkcorp.com)

Web site: [www.uageneralagency.com](http://www.uageneralagency.com)

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